


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: R. Douglas WHITE et al.  
Serial No.: 09/886,363  
Title: METHODS OF INCREASING DEBT COLLECTION  
Filing Date: June 21, 2001  
Art Unit: 3627 Conf. No.: 4454  
Examiner: G. J. O'Connor

I hereby certify that this correspondence is being transmitted electronically to the U.S. Patent and Trademark Office on the below date.

  
Emily Rhoden

Date: June 8, 2007

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action mailed February 8, 2007, the period for reply having been extended for 1 month from May 8, 2007 to June 8, 2007 by the Petition for Extension of Time submitted herewith, it is respectfully requested that the above-identified application be reconsidered in accordance with the remarks set forth below.

**Amendments to the claims** are reflected in the Listing of Claims beginning on page 3 of this paper.

**Remarks** begin on page 13 of this paper.